

BERKSHIRE BANK

	CPP Disbursement Date 12/19/2008	Cert 23621	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$2,667	\$2,845	6.7%		
Loans	\$1,966	\$2,143	9.0%		
Construction & development	\$133	\$152	14.5%		
Closed-end 1-4 family residential	\$636	\$664	4.4%		
Home equity	\$212	\$226	6.9%		
Credit card	\$0	\$0			
Other consumer	\$80	\$40	-49.5%		
Commercial & Industrial	\$187	\$281	50.3%		
Commercial real estate	\$659	\$716	8.6%		
Unused commitments	\$452	\$495	9.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$197	\$173	-12.4%		
Asset-backed securities	\$0	\$0	-20.6%		
Other securities	\$183	\$192	4.8%		
Cash & balances due	\$26	\$25	-4.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$28	\$40	40.6%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$26	\$42	64.5%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$2,323	\$2,491	7.2%		
Deposits	\$2,012	\$2,221	10.4%		
Total other borrowings	\$291	\$245	-15.9%		
FHLB advances	\$291	\$245	-15.9%		
Equity					
Equity capital at quarter end	\$344	\$354	3.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	-\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	7.9%	8.0%	--		
Tier 1 risk based capital ratio	9.5%	9.3%	--		
Total risk based capital ratio	10.7%	10.6%	--		
Return on equity ¹	-26.7%	4.8%	--		
Return on assets ¹	-3.6%	0.6%	--		
Net interest margin ¹	3.1%	3.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	82.0%	216.0%	--		
Loss provision to net charge-offs (qtr)	124.1%	103.2%	--		
Net charge-offs to average loans and leases ¹	6.3%	0.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	7.5%	1.4%	5.2%	0.0%	--
Closed-end 1-4 family residential	0.5%	0.5%	0.3%	0.0%	--
Home equity	0.1%	0.4%	0.5%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.2%	0.5%	0.5%	0.5%	--
Commercial & Industrial	1.7%	0.6%	2.7%	0.3%	--
Commercial real estate	3.3%	0.9%	2.4%	0.1%	--
Total loans	2.0%	0.7%	1.6%	0.1%	--